

BI (Official Form 1)(04/13)

**United States Bankruptcy Court  
Central District of California**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Bay Area Financial Corporation</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>95-2299005</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>12400 Wilshire Boulevard Suite 350 Los Angeles, CA</b> <div style="text-align: right; margin-top: 5px;">           ZIP Code  <b>90025</b> </div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">           ZIP Code         </div>
County of Residence or of the Principal Place of Business: <b>Los Angeles</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">           ZIP Code         </div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">           ZIP Code         </div>

Location of Principal Assets of Business Debtor  
(if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
<b>Estimated Number of Creditors</b> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Bay Area Financial Corporation</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> _____ Signature of Attorney for Debtor(s) (Date)		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">                 _____                  (Name of landlord that obtained judgment)             </div>  <div style="margin-left: 40px;">                 _____                  (Address of landlord)             </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Bay Area Financial Corporation**

## **Signatures**

### **Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Debtor

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

### **Signature of Attorney\***

**X /s/ Sanford L. Frey** \_\_\_\_\_  
Signature of Attorney for Debtor(s)

**Sanford L. Frey 117058**

\_\_\_\_\_  
Printed Name of Attorney for Debtor(s)

**Creim Macias Koenig & Frey LLP**

\_\_\_\_\_  
Firm Name

**633 W. Fifth Street, 51st Floor  
Los Angeles, CA 90071**

\_\_\_\_\_  
Address

**(213) 614-1944 Fax: (213) 614-1961**

\_\_\_\_\_  
Telephone Number

**December 9, 2013**

**117058**

\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Kenneth J. Pingree, Jr.** \_\_\_\_\_  
Signature of Authorized Individual

**Kenneth J. Pingree, Jr.**

\_\_\_\_\_  
Printed Name of Authorized Individual

**President**

\_\_\_\_\_  
Title of Authorized Individual

**December 9, 2013**

\_\_\_\_\_  
Date

### **Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Central District of California**

In re Bay Area Financial Corporation

Debtor(s)

Case No.

Chapter

11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Alfred or Winifred Wilkes The Wilkes Family Trust 1212 Linda Flora Dr Los Angeles, CA 90049	Alfred or Winifred Wilkes The Wilkes Family Trust 1212 Linda Flora Dr Los Angeles, CA 90049	Commercial Paper		292,407.87
Arthur and Grace Beavens TTEES 612 15th St Manhattan Beach, CA 90266	Arthur and Grace Beavens TTEES 612 15th St Manhattan Beach, CA 90266	Commercial Paper		835,301.59
Arthur DeFever Trustee c/o Donald S DeFever 114 Del Carlo Ct Los Gatos, CA 95032	Arthur DeFever Trustee c/o Donald S DeFever 114 Del Carlo Ct Los Gatos, CA 95032	Commercial Paper		516,157.72
Barbara Bidwell Hillman TTEE 13545 Lucca Dr Pacific Palisades, CA 90272	Barbara Bidwell Hillman TTEE 13545 Lucca Dr Pacific Palisades, CA 90272	Commercial Paper		478,056.50
Dice 1992 Trust 215 Avocado Pl Camarillo, CA 93010	Dice 1992 Trust 215 Avocado Pl Camarillo, CA 93010	Commercial Paper		244,255.86
J Mace Thompson 25 Montowese Dr Meriden, CT 06450	J Mace Thompson 25 Montowese Dr Meriden, CT 06450	Commercial Paper		364,935.56
James Prause Trust 67 Bell Canyon Trabuco Canyon, CA 92679	James Prause Trust 67 Bell Canyon Trabuco Canyon, CA 92679	Commercial Paper		277,601.55
Jan O SimisTrust 400 W Ventura Blvd # 100 Camarillo, CA 93010	Jan O SimisTrust 400 W Ventura Blvd # 100 Camarillo, CA 93010	Commercial Paper		230,262.67
Juliana Westervelt 5422 Heron Bay Long Beach, CA 90803	Juliana Westervelt 5422 Heron Bay Long Beach, CA 90803	Commercial Paper		1,411,877.14
Kravitsky Family Trust 11323 Stevens Ave Culver City, CA 90230	Kravitsky Family Trust 11323 Stevens Ave Culver City, CA 90230	Commercial Paper		370,443.70

B4 (Official Form 4) (12/07) - Cont.

In re Bay Area Financial Corporation

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Larry and Linda Sacks TTEES 4702 Park Encino Ln # 325 Encino, CA 91436	Larry and Linda Sacks TTEES 4702 Park Encino Ln # 325 Encino, CA 91436	Commercial Paper		500,000.00
Lyn S Nelson TTEE PO Box 676227 Rancho Santa Fe, CA 92067	Lyn S Nelson TTEE PO Box 676227 Rancho Santa Fe, CA 92067	Commercial Paper		701,429.98
Marcel or Joanne George TTEES 630 Tiger Tail Rd Los Angeles, CA 90049	Marcel or Joanne George TTEES 630 Tiger Tail Rd Los Angeles, CA 90049	Commercial Paper		546,723.60
Marilyn or Robert Hinds et al 12574 Preston Way Los Angeles, CA 90066	Marilyn or Robert Hinds et al 12574 Preston Way Los Angeles, CA 90066	Commercial Paper		275,532.00
Pingree Family Trust 9471 Brewer Way Villa Park, CA 92861	Pingree Family Trust 9471 Brewer Way Villa Park, CA 92861	Commercial Paper		272,140.23
Robert Hillman Jr 371 Elsie St San Francisco, CA 94110	Robert Hillman Jr 371 Elsie St San Francisco, CA 94110	Commercial Paper		261,341.92
Stephanie L Dillon as Trustee Separate Property Trust PO Box 765 Jamul, CA 91935	Stephanie L Dillon as Trustee Separate Property Trust PO Box 765 Jamul, CA 91935	Commercial Paper		1,249,206.97
Todd Fiorentino Trustee 24006 Canvasback Cr Laguna Niguel, CA 92677	Todd Fiorentino Trustee 24006 Canvasback Cr Laguna Niguel, CA 92677	Commercial Paper		1,249,206.97
Wayne H Madsen 625 Killdale Ct Simi Valley, CA 93065	Wayne H Madsen 625 Killdale Ct Simi Valley, CA 93065	Commercial Paper		213,586.23
William H Malkmus Rev Trust 1337 San Luis Ave Oakland, CA 94602	William H Malkmus Rev Trust 1337 San Luis Ave Oakland, CA 94602	Commercial Paper		1,375,893.52

B4 (Official Form 4) (12/07) - Cont.

In re Bay Area Financial Corporation

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date December 9, 2013

Signature /s/ Kenneth J. Pingree, Jr.  
Kenneth J. Pingree, Jr.  
President

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Bay Area Financial Corporation  
12400 Wilshire Boulevard  
Suite 350  
Los Angeles, CA 90025

Sandford L. Frey  
Creim Macias Koenig & Frey LLP  
633 W. Fifth Street, 51st Floor  
Los Angeles, CA 90071

Office of the US Trustee  
725 S Figueroa St Ste 2600  
Los Angeles, CA 90017

Alfred or Winifred Wilkes  
The Wilkes Family Trust  
1212 Linda Flora Dr  
Los Angeles, CA 90049

Allen Brodetsky Trustee  
1701 Marion Dr  
Glendale, CA 91205

Amber Ireland  
PO Box 623  
Venice, CA 90294

Angel and Grace V Gonzalez TTEE  
731 Iliff St  
Pacific Palisades, CA 90272

Ann Hagihara Miks  
11043 Westwood Blvd  
Culver City, CA 90230

Anthony A and Helen J Demetriou TTE  
12251 Gorham Ave  
Los Angeles, CA 90049

Anthony Sugano Jr  
2441 33rd St  
Santa Monica, CA 90405

Arlette R Hobbs  
1047 12th St # 6  
Santa Monica, CA 90403

Arthur and Grace Beavens TTEES  
612 15th St  
Manhattan Beach, CA 90266

Arthur DeFever Trustee  
c/o Donald S DeFever  
114 Del Carlo Ct  
Los Gatos, CA 95032



Barbara Bidwell Hillman TTEE  
13545 Lucca Dr  
Pacific Palisades, CA 90272

Barbara D Topping Trustee  
975 W Telegraph R C75  
Santa Paula, CA 93060

Beavens Systems Inc  
2200 Pacific Coast Hwy Ste 307  
Hermosa Beach, CA 90254

Beth or Philip Grunland  
3971 Wild Sage Ct  
Westlake Village, CA 91362

Betty D Cockerill Trustee  
2041 S Mesa Palms Dr # K-2  
Saint George, UT 84770

Big Bear Cabin a Calif Gen Ptnrshp  
400 W Ventura Blvd # 100  
Camarillo, CA 93010

C Douglas Off  
400 W Ventura Blvd # 100  
Camarillo, CA 93010

C Thomas Otero or  
Melissa Farnsworth  
3249 Tareco Dr  
Los Angeles, CA 90068

Candace Pingree  
4207 Parral Pl  
Sherman Oaks, CA 91403

Carol A George  
630 Tigertail Rd  
Los Angeles, CA 90049

Chizuko or James Y Kato  
614 4th St  
Santa Monica, CA 90402

Chris Rolin Family Trust  
3672 Twin Lake Ridge  
Westlake Village, CA 91361

County of San Luis Obispo  
Auditor Controller Treasurer Tax Co  
1055 Monterey St Rm D290  
San Luis Obispo, CA 93408

Cynthia Lea Adkins  
505 N Sepulveda Blvd # 10  
Manhattan Beach, CA 90266

Dale J and Phyllis M Buteyn TTEES  
80550 Camino San Lucas  
Indio, CA 92203

Dale S and Patricia E Spence  
3224 Casino Dr  
Thousand Oaks, CA 91362

Daniel H or Chizuko Kato  
614 4th St  
Santa Monica, CA 90402

David A Ziskrout TTEE  
1506 Corono Dr  
Glendale, CA 91205

David C and Melanie K Edward TTEES  
2473 Roscomare Rd  
Los Angeles, CA 90077

Dean Rouiller TTEE  
Kristin Blackburn Irrevocable Trust  
6473 Seaport Pl  
Carlsbad, CA 92011

Deborah M or Peter S Sinding  
for Brenna Elizabeth Sinding  
PO Box 994  
Malibu, CA 90265

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